

Certificate Number: 00301-PAM-DE-029003250

Bankruptcy Case Number: 17-00164



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 29, 2017, at 8:03 o'clock PM EDT, NICOLE R APGAR completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 29, 2017 By: /s/Iris Serrano

Name: Iris Serrano

Title: Certified Bankruptcy Counselor